

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

Claim 1 (currently amended): A card settlement system ~~[[by]]~~ using a debit card ~~[[use]]~~ comprising:

means for issuing a prepaid card by using a debit card having a money withdrawal function;

means for transmitting ~~[[a]]~~ settlement data corresponding to a price or charge to be paid by using said prepaid card from a store's bank with which a prepaid card usable store has an account to a settlement bank in which said prepaid card is issued; and

means for remitting from said settlement bank to a store's account in said store's bank on the basis of said settlement data.

Claim 2 (currently amended): ~~[[A]]~~ The card settlement system ~~by a debit card use~~ according to Claim 1, wherein said prepaid card stores not an amount of money having a cash function but instead stores credit grant information indicative of a usable amount.

Claim 3 (currently amended): A card settlement system ~~[[by]]~~ using a debit card ~~[[use]]~~ including a ~~reader/writer~~ reader and writer unit installed in a store, said ~~reader/writer~~ reader and writer unit comprising:

means for inputting or reading ~~[[a]]~~ settlement data to be paid to said store by using a prepaid card storing credit grant information;

means for storing ~~[[a]]~~ balance data obtained by subtracting said settlement data from said credit grant information or a balance previously obtained; and

means for transmitting said settlement data to a settlement bank through a store's bank with which said store has an account.

Claim 4 (currently amended): A card settlement system ~~[[by]]~~ using a debit card ~~[[use]]~~ including an ATM of a settlement bank, said ATM comprising:

means for issuing a prepaid card by using a debit card having a money withdrawal function;

means for inserting a prepaid card having a balance and a cash card into said ATM;

means for inputting an identification number; and

means for ~~permit withdrawing~~ permitting withdrawal of money when said identification number is proper and for ~~making processing~~ said prepaid card having the balance to an invalid state.